

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
Terry L. Neal, ) **Case No. 18-70620-JAD**  
Debtor ) **Chapter 13**  
)  
)  
) Related to Docs. #58 and 75

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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Plan payment delinquency letter

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated April 6, 2020

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor's Plan payments shall be changed from \$ 1,950.00 to \$2,100.00, effective April 2022; and/or the Plan term shall remain at 60 months. The Debtor fell behind in payments and wishes to cure the plan arrears.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other:


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 21st day of April, 2022

Dated: 4/21/2022

  
\_\_\_\_\_  
Jeffery A. Deller  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz, Esquire  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
4/21/22 12:06 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Terry L Neal  
Debtor

Case No. 18-70620-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Apr 21, 2022

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Terry L Neal, 772 Central Street, P.O. Box 284, Rossiter, PA 15772-0284
14909607	+ Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 21 2022 23:41:20	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 21 2022 23:38:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14917506	Email/Text: ally@ebn.phinsolutions.com	Apr 21 2022 23:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14909605	+ Email/Text: ally@ebn.phinsolutions.com	Apr 21 2022 23:38:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14909606	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 21 2022 23:38:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14909607	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 21 2022 23:38:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14909608	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 21 2022 23:41:20	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14934206	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 21 2022 23:41:49	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14909609	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2022 23:41:50	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14948264	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2022 23:41:37	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14909610	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 21 2022 23:41:21	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14913146	Email/Text: mrdiscen@discover.com	Apr 21 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14909611	+ Email/Text: mrdiscen@discover.com	Apr 21 2022 23:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14945233	Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2022 23:41:21	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14945232	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-7

User: auto

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		Apr 21 2022 23:41:37	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14948506	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2022 23:38:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14909613	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2022 23:38:00	PNC Bank, National Association, P.O. Box 1820, B6-YM07-01-7, Dayton, OH 45401
14909612	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2022 23:38:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14944655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 21 2022 23:41:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14910790	+ Email/PDF: rmscedi@recoverycorp.com	Apr 21 2022 23:41:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14909614	+ Email/Text: steve@priorityfirstfcu.org	Apr 21 2022 23:38:00	Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864
14909615	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 21 2022 23:51:59	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14909616	+ Email/PDF: gecsed@recoverycorp.com	Apr 21 2022 23:41:36	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14909617	+ Email/PDF: gecsed@recoverycorp.com	Apr 21 2022 23:41:19	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14948031	+ Email/PDF: gecsed@recoverycorp.com	Apr 21 2022 23:41:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15005705	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: auto

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Terry L Neal thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 5